

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Putalavage
Terri Putalavage
Debtors

Case No. 19-03389-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CGambini
Form ID: pdf002

Page 1 of 2
Total Noticed: 30

Date Rcvd: Oct 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2019.

db/jdb +Michael Putalavage, Terri Putalavage, 249 Linder Street, Minersville, PA 17954-1610
5232276 +Arcadia, 645 Penn St, Reading, PA 19601-3543
5232277 +Cacl Fcu, 401 Beechwood Ave, Mar Lin, PA 17951-9800
5254283 CornerStone Education Loan Services, PO Box 145123, Salt Lake City, UT 84114-5123
5232281 +Cornerstone, Pob Box 145122, Salt Lake City, UT 84114-5122
5232288 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610,
Saint Paul, MN 55101)
5232283 +Ditech, PO Box 979282, Miami, FL 33197-9282
5232285 +Ditech, 3000 Bayport Dr.Ste. 880, Tampa, FL 33607-8409
5232286 +Ditech, 7360 South Kyrene Road, Tempe, AZ 85283-4583
5257928 +Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
5232289 Educational Cred Mgmt, 111 Washington Ave, Minneapolis, MN 55401
5232290 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5232292 +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
5232296 +Paramount Recovery Sys, Po Box 23369, Waco, TX 76702-3369

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5232278 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 30 2019 19:36:46 Comenitybank/victoria,
Po Box 182789, Columbus, OH 43218-2789
5232279 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 30 2019 19:36:46 Comenitybk/bonton,
Po Box 182789, Columbus, OH 43218-2789
5232280 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 30 2019 19:36:46 Comenitycb/boscov,
Po Box 182120, Columbus, OH 43218-2120
5232287 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 30 2019 19:36:42 DITECH FINANCIAL LLC,
POB 6172, Rapid City, SD 57709-6172
5232282 +E-mail/PDF: pa_dc_ed@navient.com Oct 30 2019 19:38:56 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre, PA 18773-9635
5232284 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 30 2019 19:36:42 Ditech, PO Box 6154,
Rapid City, SD 57709-6154
5232291 +E-mail/Text: bnc-capio@quantum3group.com Oct 30 2019 19:37:00 Mba Law Offices/capio,
3400 Texoma Parkway, Sherman, TX 75090-1916
5253505 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 30 2019 19:37:02 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
5232293 +E-mail/Text: Bankruptcies@nragroup.com Oct 30 2019 19:37:27 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
5232294 +E-mail/PDF: pa_dc_claims@navient.com Oct 30 2019 19:38:55 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
5258798 E-mail/PDF: pa_dc_claims@navient.com Oct 30 2019 19:38:55
Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,
Wilkes-Barre, PA 18773-9635
5243389 E-mail/PDF: cbp@onemainfinancial.com Oct 30 2019 19:38:42 ONEMAIN, PO BOX 3251,
EVANSVILLE, IN. 47731-3251
5232295 +E-mail/PDF: cbp@onemainfinancial.com Oct 30 2019 19:40:24 Onemain, Po Box 1010,
Evansville, IN 47706-1010
5246803 E-mail/Text: bnc-quantum@quantum3group.com Oct 30 2019 19:36:52 Quantum3 Group LLC,
P.O. Box 788, Kirkland, WA 98083-0788
5238551 E-mail/Text: bnc-quantum@quantum3group.com Oct 30 2019 19:36:52
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
5232297 +E-mail/Text: bankruptcydepartment@tsico.com Oct 30 2019 19:37:20 Transworld Sys Inc/33,
Pob 15609, Wilmington, DE 19850-5609

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5246782* +Arcadia, 645 Penn St, Reading, PA 19601-3543
5246783* +Cacl Fcu, 401 Beechwood Ave, Mar Lin, PA 17951-9800
5246784* +Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
5246785* +Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
5246786* +Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
5246787* +Cornerstone, Pob Box 145122, Salt Lake City, UT 84114-5122
5246793* +DITECH FINANCIAL LLC, POB 6172, Rapid City, SD 57709-6172
5246794* +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610,
Saint Paul, MN 55101)
5246788* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5246790* +Ditech, PO Box 6154, Rapid City, SD 57709-6154
5246792* +Ditech, 7360 South Kyrene Road, Tempe, AZ 85283-4583
5246791* +Ditech, 3000 Bayport Dr.Ste. 880, Tampa, FL 33607-8409
5246789* +Ditech, PO Box 979282, Miami, FL 33197-9282
5246795* Educational Cred Mgmt, 111 Washington Ave, Minneapolis, MN 55401
5246796* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5246797* +Mba Law Offices/capio, 3400 Texoma Parkway, Sherman, TX 75090-1916
5246798* +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271

***** BYPASSED RECIPIENTS (continued) *****

5246799* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
5246800* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5246801* +Onemain, Po Box 1010, Evansville, IN 47706-1010
5246802* +Paramount Recovery Sys, Po Box 23369, Waco, TX 76702-3369
5246804* +Transworld Sys Inc/33, Pob 15609, Wilmington, DE 19850-5609

TOTALS: 0, * 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Paul W McElrath, Jr. on behalf of Debtor 2 Terri Putalavage ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W McElrath, Jr. on behalf of Debtor 1 Michael Putalavage ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
Michael Putalavage
Terri Putalavage

CHAPTER 13
CASE NO. **5:19-bk-03389**

- ☒ ORIGINAL PLAN
☐ AMENDED AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☒ Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|--|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$36,120.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	310.50	291.50	602.00	36,120.00
				Total Payments:	\$36,120.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

☒ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor		Last Four Digits of Account Number	Estimated Monthly Payment
Caci Fcu	401 Beechwood Ave; Mar Lin, PA 17951	7601	\$25.06
Ditech	PO Box 979282; Miami, FL 33197	8003	\$291.50

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☒ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.*

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Ditech	249 Linder Street Minersville, PA 17954 Schuylkill County Residence	\$10,000.00	\$0.00	\$10,000.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

- ☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.
- ☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.
- The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
 - In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
 - Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Ditech	249 Linder Street Minersville, PA 17954 Schuylkill County Residence	\$42,010.41	0%	\$17,490.00

E. Secured claims for which a § 506 valuation is applicable. Check one.

- ☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.
- ☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action or other (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
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Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Cacl Fcu	249 Linder Street Minersville, PA 17954 Schuylkill County Residence	\$1,296.00	6%	\$1,503.31	Plan

F. Surrender of Collateral. *Check one.*

☒ None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

☒ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. **PRIORITY CLAIMS.**

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 500.00 already paid by the Debtor, the amount of \$ 3,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including, certain Domestic Support Obligations)

☒ None. *If "None" is checked, the rest of § 3.B need not be completed or reproduced.*

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. **UNSECURED CLAIMS**

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

☒ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. VESTING OF PROPERTY OF THE ESTATE.**Property of the estate will vest in the Debtor upon***Check the applicable line:*

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: **September 17, 2019**

/s/ Paul W. McElrath, Jr.

Paul W. McElrath, Jr.

Attorney for Debtor

/s/ Michael Putalavage

Michael Putalavage

Debtor

/s/ Terri Putalavage

Terri Putalavage

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.